

FORD TIMES



september 1950



Sapphire Country Music

IN THE OLD DAYS, Henry Alexander and his banjo were much in demand at frolics, where he strummed and sang "Sourwood Mountain," "John Henry," "Crazy Girl" and a hundred others. Henry has now "left off sich foolishness." With the help of a rooster named Dempsey, a dog, a cat and a horse named Snip, he batches in his mountain cabin and farms and chores about. But each day, for a little while, he still "picks the banjer." Painting by Corydon Bell. ■

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RETIREMENT

A New Concept and Opportunity in Life Fulfillment

THIS ISSUE of the FORD TIMES is devoted almost entirely to retirement. There are two reasons for this emphasis:

First, the automobile can play—and has played—a very important part in pre-retirement “scouting.” This scouting is the logical first step in building a retirement bridge for the large percentage of people who plan, when they retire, to move out of the high-pressure, high-cost areas where they spent their eight-hour working days, into low-pressure, low-cost communities where, with the aid of a pension, they can go on producing what they want to produce, at the pace they choose.

The second reason for emphasis on retirement at this time is the fact that in this year of 1950 people of all ages, numbering in the millions, can for the first time look forward to a pension which will vitally affect their retirement plans. The Ford-UAW-CIO contract has been widely heralded as initiating a pattern for industry which will radically affect many phases of our national economy—perhaps even to the point of geographic shifts of population.

Pensions are not entirely new, of course. Railroads, utilities, public school systems, state and federal governments and other agencies have had pension plans for years. There have been many ventures into industrial partnerships. Insurance companies, by selling annuity policies, have made retirement financially possible to many thousands. (English companies sold annuities as early as 1752!)

Although mass retirement has thus become an actuality,

the concept of it is still new and revolutionary.

We are fortunate in that the United States, with its great resources of arable land, its lakes, rivers, coasts and climatic advantages, is peculiarly suited for the development of this new retirement concept. It seems wholly possible that with foresight, care and planning, the favorite American dream will become a reality to many. The cabin by the lake will have smoke in its chimney, flowers in its garden, chickens in its yard, and fishing rods on the rack under the eaves.

But retirement has its problems as well as its opportunities.

"Where can we go?" "What can we do?" "How can we live?" "How can we be happy without old friends and associations?"

These are the first questions, and through them runs a note of apprehension. In view of the hitherto accepted meaning of retirement, this is understandable. We have thought of retirement as something negative and lonely, an end from which there are no more beginnings.

But in the findings published on the following pages, the apprehension disappears. From the personal histories and possibilities of retirement, a new figure emerges. It is likely that he will be well known in the new American scene which he will help create. He might be called the *pensioner pioneer*.

Whatever his name, this figure seems to prove that the old idea of retirement is both a preconception and a misconception. Far from being a dark and futile marking of time, it appears from this first FORD TIMES study that retirement may be measured in years of creative living, community activity, contribution, participation, profitable avocation, the playing of hobbies, and recreation in which idleness and loneliness have no part.

Thus at the outset we revise the old definition to read as follows: *Retirement*: A fruitful extension of individual living with minimum economic worry; a life of one's own choosing, lived in the place of his choice. Cardinal principle: You don't retire *from*, but *to* something. Synonym: *Fulfillment!*



We Built A Retirement House —of Metal Lumber

by William D. Kennedy

WHEN WE SCOUTED the southern "retirement areas" preparing for this issue of the TIMES, we were struck by the number of people who were building, or helping to build, their own homes. This is good psychology; it keeps you busy and creates new human ties in that critical off-with-the-old-on-with-the-new period. It's good economics, too; we found carpenters and masons borrowing the costs of their materials and so getting their new homes at little or no out-of-pocket outlay.

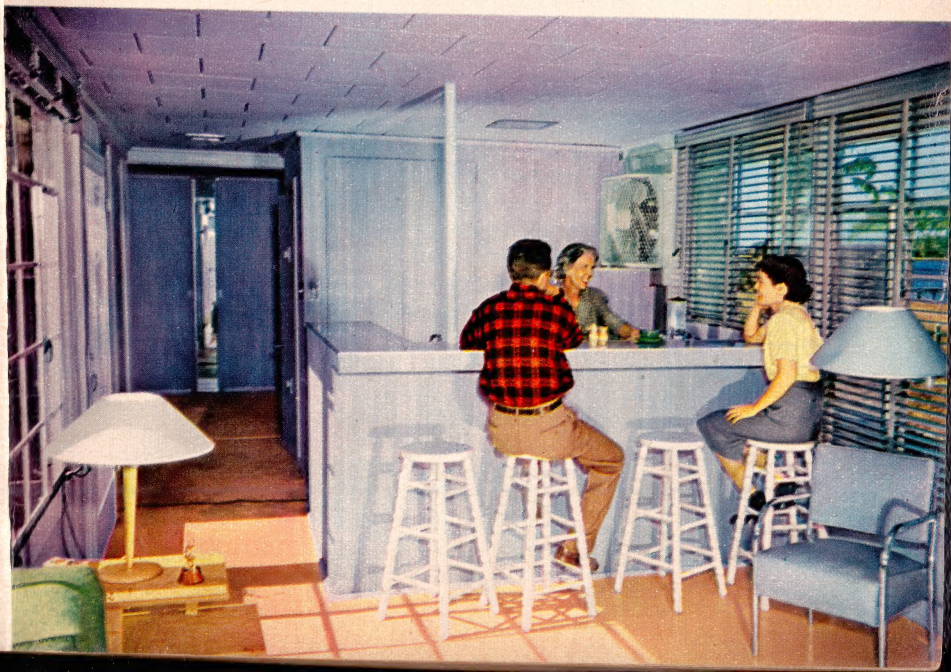
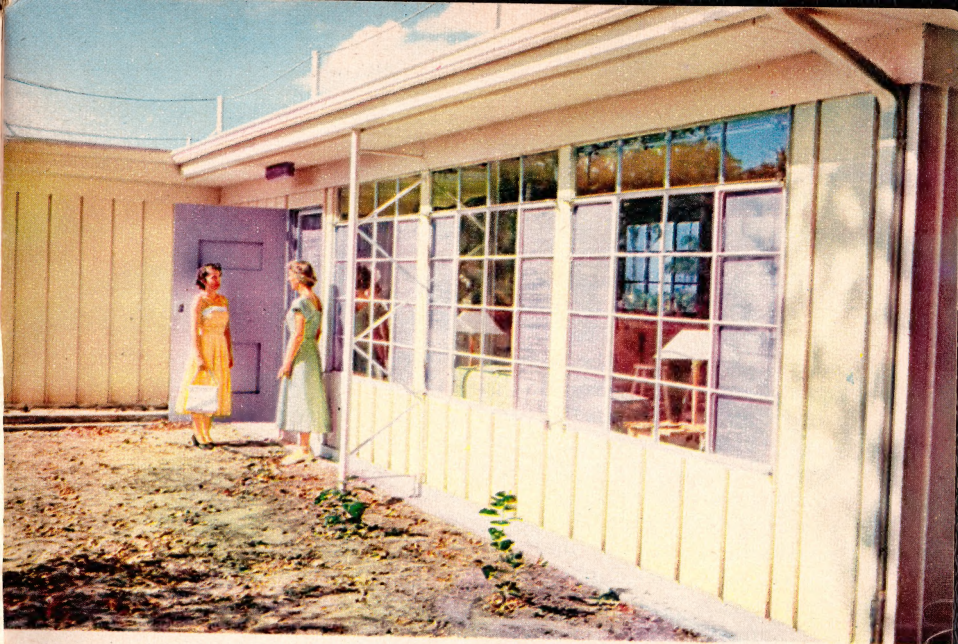
But we were shocked to find *not a single case where a metal worker was enjoying the same opportunities*—especially when we learned that there are twice as many welders as carpenters in the country today. Of course, we could have missed some experiments, but this is very apparently a much-neglected field.

Then we heard of a Bill Wallace in Pinecastle, Florida, near Orlando, who wanted to build a new kind of a steel house. He had a press shop in his neon sign plant, and he offered to build us a 624-square-foot house for \$4,000. As this was about half the cost of similar houses in the same area, it looked like a good gamble. I bought three lots on Lake Jessamine in Pinecastle and we signed a contract.

He took sheets of 16-gauge steel (that's what the body of your automobile is made of), cut them into strips about one foot wide and formed one edge into a tongue and the other into a groove in a press. These were handled like "metal lumber"; they were cut, joined and welded, and the steel window and door frames welded on. The tongue-and-groove joint served as a brace, and additional braces, where needed, were box-formed from the same steel sheets.

Soon—amazingly soon—we had a big steel box with windows in it. As it stood, it had several shortcomings. It would rust. It would "sweat." The joints required a sealer which

Above right: South entrance. Note vertical strips formed by tongue-and-groove joints. Steel trellis is special hurricane brace. Below right: Looking from east end of living room showing bar counter concealing kitchen, and bedroom doorway. Photographs by Robert P. Holland.



must be semi-elastic to take care of expansion and contraction. Sounds would echo inside the box. The insulation was almost nil—about what you might expect in a frying pan.

It took just about two hours to change all that. The Divine brothers drove their tank truck up and went to work with a high-pressure spray gun.

The sprays they used were mastic compounds. A mastic—if you don't happen to know—is “an adhesive matrix containing special-purpose fillers.”

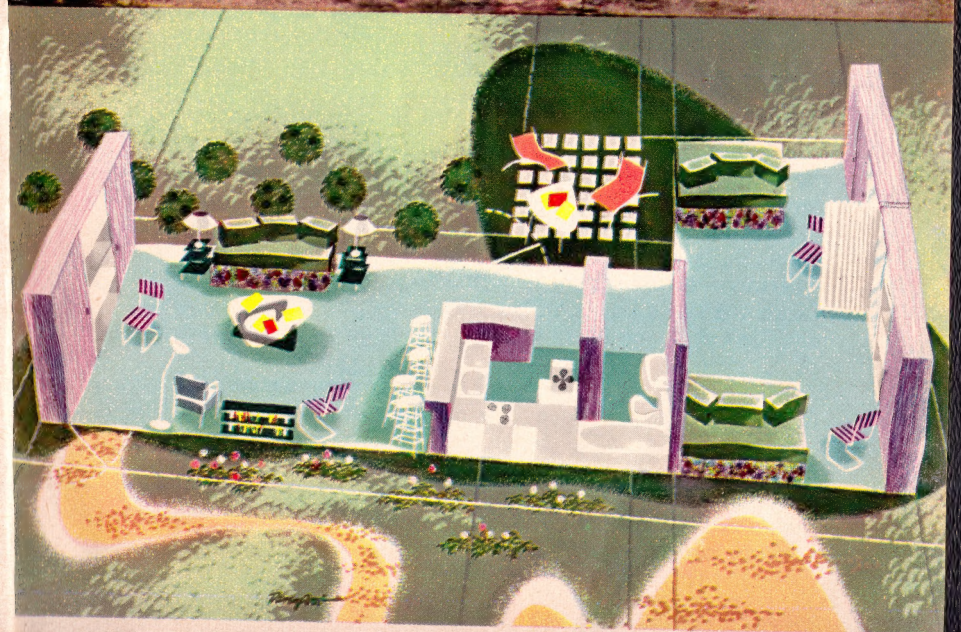
About a third of the body of your automobile is made up of mastic compounds. You don't see them because they're inside the doors and behind the upholstery. They are called “dead-ener-sealers.” We used several types, mostly Gilsonite asphalt with a 75% filler of granulated cork, for insulation. This basic compound has been used for many years on large outdoor metal tanks, inside the metal plates of Pullman cars and streamlined coaches and inside submarine hulls. Mastic sprays for home-building seem to be a very promising field for research.

There is no cellar; a layer of concrete serves as foundation and a floor. The roof is built-up, well insulated, with a two-foot overhang for winter warmth and summer shade.

The house was designed as a retirement house, to simplify the housekeeping as much as humanly possible—the sort of home we'd like to live in ten or fifteen years from now. The kitchen is part of the living room, with the stove, sink and other equipment hidden by a bar counter. The kitchen fan is big enough to cool the whole house by exhausting the air.

The bedroom unit is designed for a couple who may be visited occasionally by relatives or guests. It contains two double beds and can be cut in half by an accordion-type partition which folds into the wall. There is a two-foot-deep storage wall on both the entire east and west sides of the house, with built-in furniture as well as storage space. These storage walls were not included in the \$4,000 cost since we considered them a part of our furniture.

Because the house is small, we tried a number of devices to make it look larger by optical illusion—carefully placed mirrors, receding colors on the mastic-coated metal walls and on the combed plywood which surfaced the storage walls and the bar counter. The aluminum Venetian blinds, with their mirror-polished louver surfaces, also helped.



The house was put up in exactly the same way that a carpenter might build his own home. Mrs. Kennedy made the rough working drawings herself. Bill Wallace and Frank Horn, the foreman, just invented the house as they went along.

This house is not even distantly related to the much-publicized prefabricated steel house. It is simply an experiment in applying metal-working techniques to home building at the local level. And it is workable anywhere within trucking range of a press shop and a mastic spray contractor. I believe that anyone who saw the house go up would agree that the portable welder and the spray gun offer tough competition to the trowel and the hammer. They make as much sense as the transit-mix concrete we used for our floor.

Several months ago an article about this house appeared in the magazine *IRON AGE*, and as a result we received a number of requests for blueprints, and other detailed information. Unfortunately, we can't offer more than you read here. This was strictly a home-made job.

In time, of course, there will be more data. A similar house has just been built across the lake, but in this case the tongue-and-groove joints are on the inside of the house, covered by an inner wall of wallboard for greater insulation. This winter we plan to build on an adjoining lot, for purposes of comparison, an aluminum house on an entirely different principle.

This is basically an airplane-wing-type roof supported by trusses and columns which are strong enough to carry curtain walls. With this standard roof and its supports to start with, the home builder can attach walls and partitions wherever he wants them without worrying about the engineering problems involved in roof support.

On this project, we're getting quite a lot of help. J. H. Barr, chief designer and associate of the architectural firm of Saarinen and Saarinen, is giving us a hand—he worked with us on the basic layout of the first house. Metallurgists, plastic chemists and engineers will suggest improvements and ways to cut costs.

Meanwhile, we feel that this first prototype has proved what it was intended to prove. *The metal house of the future isn't necessarily a million dollar prefab baby. It can be built by the little fellow on his own acre.* Here the pensioner pioneer, with his experience and know-how gained in related fields, might make a real contribution to the solution of our national housing problem. ■



Where Can We Go?

IN REPLY to a recent FORD TIMES questionnaire on retirement (see full report on page 46), several enticing answers turned up on the subject of "Where can we go?" About 40% of those questioned assumed that they would be happier, and could live more cheaply, if they settled somewhere away from the high-cost areas where they had previously lived in order to earn full-time-work incomes.

Two couples questioned had for several years spent their free time exploring the country in a sort of land treasure hunt. The express purpose was to find "our right place to retire." One of the couples analyzed geographical and climatic preferences with scientific zeal. They made notes of their expeditions on 16mm motion picture film, and thoroughly enjoy the geographical planning which is leading to their retirement location. Here, in part, is what this couple has to say:

"We have been through most of the states, and will go through some of them again, and take plenty of time looking them over. We have about fifteen years to go before retiring, and are making the most of them. I have seen folks sell everything and move to some state they had never seen before. They were homesick, disappointed, and had often lost too much money on the move to start over again."

From this statement by a fifty-year-old couple, we draw two strong inferences. First, this couple will in all likelihood have a successful retirement. Second, "Where can we go?" is a basic and exciting question.

The Retirement Geography Map on pages 32-33 graphically indicates the range of your choice and some of the important factors which will modify and shape it. On the pages immediately following this one are articles dealing with specific sections and localities. You may find it interesting and enlightening to check these sections against the data on the Retirement Geography Map. You can begin your geographic retirement plan right now, no matter what your age. Those who plan first fare best!

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☆ *Where Can We Go?* ☆
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At press time, this farm house and 35 acres
of land near Wilmot Flat, New Hampshire, →
were for sale for \$3,500. The owner is
Suncook Bank, Suncook, New Hampshire.

Is Your Farm in New England?

by Stanley A. Spiller

(Chairman of the Council of Towns of New Hampshire)

painting by William Barss

ORIGINALLY, practically all New England communities were at least 90% self-sustaining. The farms produced all food supplies, wool was carded, hides tanned, and everything wooden from a shoe peg to lumber for a house was turned out by little mills using water power.

Railroads, steam and electricity changed this picture. The change began around the middle of the nineteenth century. Farms could not compete with factories. Young people migrated to the cities in the gradual shift of wealth from farm to industry.

The result was vacated farms throughout New England, north of Boston—farms located on some of the most beautiful sites imaginable, with stream and mountain backgrounds.

Our situation in New Hampshire is typical of all the northern New England states. For a long time we have wanted to rehabilitate our unused farms and homes. The problem has been partly solved by families who have sensed the advantages and beauties of the countryside for summer residences. However, "making the state a summer playground" lacks the note of stability which is the strongest theme in New Hampshire tradition. The thing that New Hampshire wants is good, substantial families to rehabilitate the unused places, become citizens, and have a part in the affairs of their new community.

One good example is Mr. Ole B. Vikre, of Boston, a Chief Warrant Officer in the U. S. Navy, who retired in 1940. Mr. Vikre's case is not an exception. Rather it is typical of many people who resettled on the state's unused farms.

Ole Vikre had no agricultural experience, but he bought a farm in Wilmot, one of New Hampshire's most rugged and hilly areas. By taking the advice and help of the State Extension Department, he harvested, in his second year, twenty-two loads of timothy and clover hay, and two loads of oats,



from a field which had yielded only four loads of low-grade "June grass" the first year. Mr. Vikre's farm is now on a paying basis, and he is active in the civic and social affairs of the community.

New Hampshire feels that small to medium retirement income offers opportunity to people who want their own small farm homes and land. Its various state departments offer free services and information to any new resident. Agricultural questions will be answered by the Extension Department of the University of New Hampshire, at Durham. The Department of Agriculture gives expert assistance in raising and marketing farm products. The State Forestry Department will guide anyone in the management of woodlands. Poultry production is increasing rapidly in the state, and farms suitable for this purpose are available for relatively low prices. The State Planning Commission at Concord will help in the selection of desirable farm locations.

For detailed information on any of these phases, address Department S, State Planning and Development Commission, Concord, New Hampshire.

Gulf Coast Frontier

by Robert James

of the James Foundation, Fort Myers Beach, Florida (see page 19)

photographs by Robert P. Holland

TO ALMOST any couple on the verge of retirement, one question is paramount: where can we live to make the most of our resources, and to spend our time in the most satisfying activities and associations?

I am well aware that no one place is the answer to every couple's requirements (for which thank heaven!) and that for many people the only possible retirement town is the one in which they have spent most of their lives. Nevertheless, to those who are still undecided and open minded, let me suggest that the Gulf Coast Frontier is capable of offering many thousands of *pensioner pioneers* a good life.

It is probably the biggest area in the United States that could be called a frontier. It is roughly a 600-mile strip extending from the tip of Florida northward up the Gulf Coast and then west to the Alabama line. It extends inland a variable distance, averaging perhaps 50 miles.

People say: "But isn't it mostly swamp land?" True, some of it is low, especially in the far south. But there are millions of good acres, waiting to be used. The percentage of waterfront land is high—on the Gulf and on countless rivers, bays and inlets. Because it is so cut up by water, it is made to order for the small landowner.

Except in a few urban areas land is still cheap—selling as low as \$5 an acre in less accessible parts. Good sand-road land will go up to \$25 or \$50 an acre, land on the hard-surface roads up to \$100. In our neighborhood, good general purpose land near a shopping center, entertainment, and medical facilities can be obtained for a top of \$500 an acre.

Almost every vegetable grown in the north grows here, the year round. We have most of the northern fruits and as many

Above right: James Kibber, retired Cleveland mechanic, clears scrub palmetto from his new Florida land. Below right: Palmetto root products, the results of experiments (see page 21) which, it is hoped, may cut the cost of land clearing and thus open up vast new areas for settlement. The two top articles are short palmetto fibers and the insulating blocks made from them; at the bottom are wallboard and the long fibers from which it is made.



Richmond Harby, of the James Foundation, assembles a window especially designed for Florida homes. →

more again of the subtropical varieties. Because nature is so bountiful, it is possible for a couple in good health to live on much less than \$1 a day each. Because nature is so kind, clothing is less expensive than in the north and the heating problem is chiefly one of combating the "three day chills" that visit us occasionally in January and February.

Chances for supplementary income are good. We are developing small industries where ex-factory workers can find occasional or part-time employment. Surplus fruits and vegetables can be sold to local markets for tourist trade. There is a bridge near us where a hook-and-line fisherman can occasionally make \$10 or \$15 a day by selling to a local fish house. Almost any day he can catch enough for dinner. There are fix-it and service opportunities for the handy-man. Retired farmers seem to do well without working too hard. Professional people find as much demand for their services as they are willing to give. The hospitality business—restaurants, tourist cabins, and tourist homes—should be good for the next ten years as new pensioners scout the territory and others come for recreation and sport.

The number one problem is the house. According to the formula set by F.H.A. (2.5 times annual income) it should cost not more than \$3,000, with monthly payments of \$30 to \$35. You can build a fairly livable cottage here today for \$3,000, but it is far from the goal of a maintenance-free house that almost runs itself. We must have something better if the wife is to share with her husband in the joys of retirement. Fortunately, rapid strides are being made in the development of new materials such as corrosion-proof metals, glass and plastics and, fortunately also, our region is free of the strangling effects of stone-age building codes.

My best advice to anyone who is looking forward to retirement five to ten years from now is to come down and get acquainted with the Gulf Coast Frontier, during vacations. But I warn you, it's no place to come if you expect to go on the shelf for the rest of your life.

We have the crazy idea down here that we are going to help teach the rest of the country how to live! ■

Smoking and canning fish formerly wasted—a new industry awaiting development on the Gulf Coast Frontier. →



OREGON: *promised land in the West*

by Richard L. Neuberger

OREGON always has been the place at the end of the trail. It is where Lewis and Clark flew the flag on a lonely seacoast after that first of all treks across the continent.

In 1950 Oregon is still the final frontier, the goal of families seeking either tranquility or opportunity along the nation's sundown slope. During the past ten years the population of Oregon has soared a prodigious 59 per cent, greatest proportionate gain of all the states. America is rolling westward, over the route pioneered so long ago by buckskin-clad men, flintlock rifles in their sinewy hands.

Many of the present-day nomads are people who have retired from the active hurly-burly of business or work. A ~~few~~ are wealthy, but predominantly they hold small incomes, pensions or annuities. Perhaps they have sold a store or rental property in their former place of residence. Others may receive retirement pay from a railroad or manufacturing plant.

Not all of these newcomers can retire completely on the monthly sum which comes to them. They require some supplementary income. For such people Oregon is made to order, a kind of Canaan beside the blue Pacific.

To Kipling Oregon was "a green land." The rains from off the ocean coax pasture forage as high as a Holstein's ribs. Farmhouses may be modest in dimensions, but nearby grow woodlots with evergreen giants which would reach to the flagpole of a fifteen-story building. Everything about Oregon is lush. It produces far more lumber than any other state and 95 per cent of the country's bent grass seed.

Even after Oregon's vast increase in population, there are four arable acres for each of its citizens. New York State and Pennsylvania could be set down comfortably in Oregon, with

a fertile fringe left over, yet Oregon has only seven per cent of their inhabitants.

Innumerable cottages and bungalows in Oregon are in the center of a large tract of loamy soil. A seafaring skipper, settling down in Oregon with the smell of salt in his nostrils, called such a tract "a real anchor to windward." In this rich ground, amply watered by clouds blown from the distant Aleutians, a family can raise much of its sustenance.

Oregon sod is so full of vitality that Dutch immigrants, driven from their lowlands by the Nazi invasion, learned quickly that the valleys in the shadow of 11,245-foot Mount Hood were ideal to carpet with tulips and daffodils.

A man at retirement age finds an Oregon truck garden a venture consistent with leisure. He also can work a month or so in the Columbia's salmon fisheries when Chinooks, bound for gravel spawning grounds in the high ranges, fill the great river with arching backs and waving fins.

And if the newcomer does not choose to fish commercially, he still can haul in three or four giants of the stream for incomparable sport, have them custom-canned and thus provide innumerable salads, soufflés and salmon fries during the winter ahead. Elk and deer tread through the dense Oregon timber, and an antlered buck in a locker is good for many roasts and cutlets without need to jingle the cash register at the butcher shop.

These things are tourist attractions, too. Wayfarers spend \$98,000,000 in Oregon each year. Migrants who have come to the state for retirement help take care of the visitors. Management of a motor court, lodge or inn affords part-time income for a family whose annuity or pension does not quite cover the whole budget.

Infinite variety is offered the Oregon newcomer whose health, allergies or temperament may require a specific climate. He can loll on the balmy seacoast or be invigorated by the sharp, clear atmosphere of the mountains. If he revels in rain, the Tillamook dairy realm offers 129 dripping inches a year. And if he never wants to open another umbrella, the seven inches of annual precipitation in the Malheur sugar beet fields will barely dampen his sombrero.

Six hundred and forty-seven thousand Americans can't be wrong. That's the estimated number of men, women and children who have made the pilgrimage westward to settle in Oregon throughout the past decade. ■



What Can We Do?

THIS important retirement question has a double meaning:
(1) What can we do to keep from being idle and bored?
(2) What can we do to add to our retirement income?

A response from the FORD TIMES retirement questionnaire (full report on page 46) shows how one man proposes to answer both questions by carrying over a part of his profession into his retirement. We quote:

"I have been operating a greenhouse for fifty years, and on retirement would like to turn my business over to a young deserving veteran and wife. Then I would like to have an acre of land and raise the very finest fruits and flowers. I would then like to help people in my own home town in the selection of flowers for their homes, teach them how to raise early flowers in their own yards and so beautify their community."

Other activities specified in returned questionnaires brought out the importance of hobbies, either for added income, a sense of participation, or purely for recreation. Mentioned were: woodworking, photography, stamp collecting, making model steam locomotives, wrought iron work, dog raising, poultry raising, landscape painting, church work, baseball coaching for boys' organizations, Red Cross, City Council, lecturing, and many others.

But none of the people who mentioned these activities as answers to "What can we do?" had actually retired. On the following pages, therefore, we publish the case histories of a number of couples or single persons who *have* retired. Their ages range from forty to over seventy. Most of them are living on small incomes. All of these retirement stories reveal success and are authentic. Special permission from the individuals was granted before publication. These people, from New Hampshire to Oregon, from Illinois to Florida, have answered retirement's "What can we do?"

Read their stories on the next twenty-six pages. ■

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☆ *What Can We Do?* ☆
☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆

Shell Mound

by Henry P. Zuidema

photographs by Robert P. Holland

Retired scientists in a novel experiment aimed toward a better life in a favorite retirement area

AT FORT MYERS BEACH, Florida, on a low hill overlooking an inlet from the Gulf, there is a white building. The hill is a mound of shells left by the Indians long ago. The building—not so long ago—was an inn said to have been frequented by some very grim characters who dealt with fast boats and hazardous cargoes.

The Indians are no longer in evidence except for the mound of shell, and the grim characters have been superseded by some very enlightened gentlemen—a group of retired scientists who have come to Florida to live. At their leisure, on a cooperative basis, these men and women are carrying on research and experiments for the ultimate benefit of Florida's people and others who may choose the Gulf Coast area for retirement.

This is the Shell Mound Experiment Station of the James Foundation, a non-profit organization and a laboratory which may be unique in the annals of human endeavor. Certainly it offers a provocative suggestion for other retired or semi-retired individuals with scientific know-how, and who have imaginations too lively, and vitality too great, to permit them to be happy on the shelf.

The atmosphere at Shell Mound is relaxed. The scientists—chemists, engineers, geologists and metallurgists—swap ideas



Shell Mound Experiment Station of the James Foundation where retired scientists work for greater utilization of the Gulf Coast's native resources.

informally and spontaneously. Being retired, they come and go as they please, and are under their own commands.

Part of the big kitchen is used for a laboratory. The garage is a workshop. At the dock out front is a boat used for marine research.

Shell Mound experiments and research emphasize utilization of native resources of the Gulf Coast Frontier. In these resources, as well as in retirement opportunity, the coast area is abundant. Hence, to the prospective retiree, the projects and findings of the scientists have double-barreled significance.

For example, take fish. The so-called "trash" fish of the coastal waters are measured in thousands of tons. Shell Mound reasoned that if uses could be found for this tonnage, much productivity for the small enterpriser would result. A five-dollar license and a rowboat makes you a commercial fisherman here.

Shell Mound has found excellent cuts or filets from these trash fish which can be smoked and canned. For the by-products they are finding uses in medical and plastics fields. From the residue, fertilizer is made.

But it is a special kind of fertilizer for this area, where the soil is such that ordinary fertilizer leaches out too rapidly. So Shell Mound is developing a slow-dissolving fertilizer to be used in mats which serve as mulches for garden vegetables, or made into chips for use under fruit trees.

A promising project is the use of kelp in connection with the treatment of arthritis. Another is the impregnation of boat hulls against barnacle growth. The retired scientists are working on a fish net of non-rotting fiber, and have tried nylon with some success. They have found that certain colors of nets don't frighten fish as much as others.

Shell Mound is continuing some wartime Navy experiments in utilizing the roots of the saw palmetto which has overrun hundreds of thousands of acres of Gulf Coast land. These roots form a lacework above and just below the surface

Staff of Foundation at Fort Myers Beach cooks on one of its own metal products—an outdoor charcoal grill, designed to make life serene for the part time chef.



*Robert James and Mrs. James in their Shell Mound
← Experiment Station Laboratory, Fort Myers Beach,
Florida, where scientists work in relaxed atmosphere.*

of the land. If use can be found, acres of land can be inexpensively cleared for other uses—such as your garden beside your retirement house.

The palmetto roots are harvested with a bulldozer, the roots themselves shooting up over a shield as the bulldozer ploughs along, and dropping behind in a trailer.

The inside of the palmetto root is made up of large, coarse, fire-resistant fibers, and an inner pith. It has been found that the fibers can be incorporated into a plastic veneer which is very tough. The inner, pithy material has high-insulating value and has been made into sheets, or wallboard, with a synthetic adhesive so that one panel may be welded to another. Still in the early stages, this is one of Shell Mound's most promising experiments.

Another is concerned with Australian pine, which is not a true pine but a hardwood introduced from the Orient. It is long-lived, growing as much as 10 feet a year and reaching a height of 150 feet. The wood is exceptionally hard, and makes an excellent substitute for hickory for tool handles. Shell Mound uses metalworking tools to shape it, and is designing furniture to be shown at northern exhibitions.

Shell Mound is also trying to develop products to be made in small metalworkers' shops. They have already designed a portable aluminum grill suited to charcoal or Ford briquets. They will soon be in production on an inexpensive louver-type window especially adapted to Florida. Glazing for breakage is eliminated. When you break a window, you simply throw it away, frame and all, and get a new one.

The Florida Board of Control for Higher Education has just approved the use of research facilities at Shell Mound by advanced students in two Florida universities.

Meanwhile, the foundation's retired scientists, as well as those who work with or for them, all seem to be enjoying a wonderful retirement! ■

*Fishing at the Foundation. Fish once discarded
as waste are now smoked and canned, the residue being
used in new types of fertilizer for Florida soil.*



Miss Morgan and the Mulloy children.

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The Story of Miss Bessie Morgan

reported by Charles E. Cox, Jr.

painting by Cal Dunn

THE CALENDAR in Miss Bessie Morgan's sunlit, breakfast nook office is as efficiently scheduled as to the time and place of her future calls as a doctor's appointment file. But Miss Morgan's "patients" are different; they aren't sick and they have a sweli game called "who'll-see-her-first" which is played beside the front windows of some fortunate homes for

a good half hour before her professional visit is made. Miss Morgan, you see, is a companion of children and that doesn't mean baby sitting, either.

For forty years she worked in Chicago's Loop—thirty of them with Marshall Field & Company. "When I retired three years ago at sixty-seven, I knew I must have a hobby.

"What had I missed most? Finally, I knew. It was the day-by-day companionship of people in their homes. And *I love children.*

"One of my friends, Mrs. Kay Mulloy, had been a Navy nurse. She taught me the practical facts of child care."

Tall, fair, and gently regal, Miss Morgan tactfully becomes informed of each family's social schedule to assure her own availability. When new parents request her services, the children are given a check-out visit to lessen future tensions. She learns each child's peculiarity—finicky eaters, incidentally, are her specialty. One day a week is Miss Morgan's own: luncheon at Field's followed by a matinee.

For most calls, and all those made in darkness, transportation must be provided. "But my clients want to do that for me. Why I really believe some of the parents love me, too. On my last birthday, one mother brought her children and a dinner right here to my apartment.

"They all sang, 'Happy Birthday!' I guess I cried a little." ■



"My reading glasses are in here somewhere."



*Miniature trees made in Orlando, Florida,
add to an ex-Colonel's retirement income.*

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The Story of Mr. and Mrs. Dwight Divine

reported by Julie Divine

photographs by Robert P. Holland

EVER WANTED to go into business for yourself? Take the plunge, sink or swim, on your own?

That was our ambition. My husband was an Army officer—not just the wartime variety, but West Point trained and wearing eagles. For fourteen years he'd worked for one of the biggest and finest organizations in the world, and we'd both loved it, but now we wanted to put down our roots.

We wanted to have a home town like other folks; to form lasting friendships; and, most particularly, to have our own business—a small business, to be sure, but one that would have a direct relationship to our efforts and abilities, and grow accordingly. So we finally took our courage in both shaking hands and wrote that letter that nearly everybody dreams about: “Dear Chief, I quit!”

We chose Orlando, Florida, for our home town, and having decided where to live, we were faced with the question of how. My husband’s professions of Army officer and pilot were occupational liabilities here. We liked the idea of mail order selling because we had been separated so much while he was in the service that we wanted a business on which we could work together in our own home. Something related to our longtime hobby, model railroading, would be ideal, we thought. So on the way down to Florida we combed the magazines that cater to that happy, zany lot of hobbyists, and came up with an idea: a small kit for making “Tom Thumb Evergreen Trees.”

No model railroad layout looks realistic without model trees; therefore we figured that the market should be as broad as the model railroad field itself. And as far as we could discover, there were no kits on the market for making model trees easily and inexpensively. Since Florida abounds with a great variety of flora, surely we could easily discover suitable foliage for making our trees attractive and realistic.

It wasn’t quite that easy, we found after we had settled in a comfortable little bungalow with a double garage to serve as our “factory.” Day after day we trekked through the Florida woods and swamps in search of the right material. But what we found was too large or too small, without enough body or with too much body, with stems too large or too small, not accessible or not plentiful—and so it went. After weeks of trial and error—mostly error—we discovered the right plant. It was abundant, native to Florida, sturdy and manageable, and it had the right texture and shape.

All we had to do now was to get the right color. Sounds simple, doesn’t it? You buy some dye, dunk the dried foliage, leave it a few minutes, and—whoops! wrong color, too much dye, too little dye, temperature of the water makes a difference, time of immersion is tricky . . . these and a dozen other discouragements plagued us. But eventually we mastered the dye process and the knack of drying our material without



Model by Dwight Divine, showing how miniature trees are used.

flattening it. We licked the problem of storage, designed a container for shipping (a prime consideration in a mail order business!) and survived the anguish of composing simple but explicit directions for making.

Exactly nine months after we started working on our idea, our first half-page ad introducing "Tom Thumb Trees" appeared in *Model Railroader*. We gazed at it in awe. Our baby had been born in the traditional time, but it seemed as if it had taken forever! Nine months of hard work, some discouragement, lots of experimenting, and much excitement and fun to produce one small Tree Kit. Page Joyce Kilmer! Only God could make a tree? With our kit any model railroader could make a hundred for a dollar!

The response to our ad was gratifying, if not overwhelming. We offered a money-back guarantee, and half expected to receive indignant demands for ill-spent dollars. Instead, we began to get re-orders within two weeks after the first kit was shipped. We've had a very high proportion of re-orders since, and no demands (so far) for money back.

Our first re-order was from Mobile, Alabama, with a note that earned our undying gratitude: "Please send two more 'Tom Thumb Tree Kits' right away. They have improved my

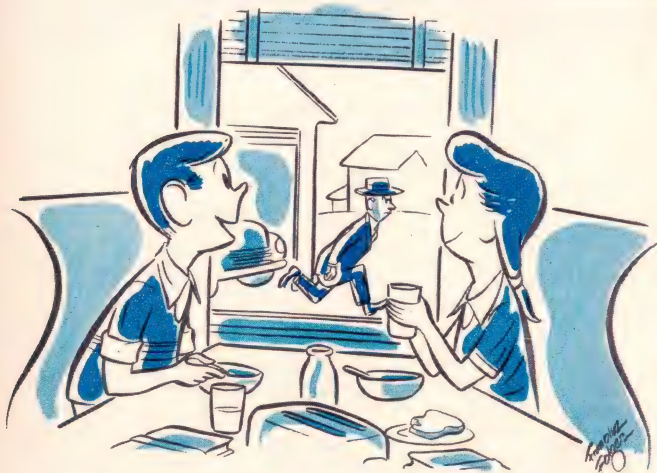
Pike immensely." Another customer went further: "They're the best thing on my Pike in ten years—send four more kits immediately!"

We have received orders from architects, real estate dealers, surveyors, schools and stores. We have filled orders from many, many foreign countries and received little notes of appreciation from England and Africa. Selling by mail is a very personal business, and one which we have found remarkably rewarding. We have hundreds of ideas for other products to add to our line.

We know now that we did the right thing—for us. We live in our own home, in our own town, in our own state, and we love it. Having our own business makes it perfect. We're not getting rich, certainly—we're not even making enough to be independent of our savings, yet. As far as the model railroad field is concerned, Tom Thumb Evergreen Trees are just a whistle 'round the bend—but we're pouring on the coal!

We've given ourselves two years to get a toe-hold. It will be hard work, but I don't think we'll ever regret writing the letter that began:

"Dear Chief, I quit!"



"Watch now. He'll say, 'What did you kids do with the car keys?' Then he'll find them in his vest pocket."



*Mr. and Mrs. Sullivan Caruso enjoy digging clams
a few blocks from their Oregon retirement home.*

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The Story of Sullivan F. Caruso

reported by Richard L. Neuberger

photograph by Ray Atkeson

FOR 46 YEARS Sullivan F. Caruso had been at the throttle of locomotives highballing over the Northern Pacific's rugged Yellowstone Division. Always, mountains framed his horizon. From the engine cab he looked out on a world of peaks and precipices.

On these pages, and those immediately following, are the stories of successfully retired people. These families and couples, as their stories and photographs indicate, have gone on the principle that you don't retire *from* something but to something.

When Sully's pension came due, he and his wife, Violet, got in their automobile and drove 850 miles westward. They wanted a place near the ocean. That would vary what had been the routine of their lives. They searched three years, then found the object of the quest late in 1949—a trim little cottage in the Oregon hamlet of Gearhart (pop. 519).

Sully, a native of Italy, with massive forehead and prominent nose, bought the cottage for \$3,750 and paid another \$350 for a lot 100 x 100 where he thinks peas, berries and corn will flourish. The annual taxes are \$75. The cottage was paid for by the sale of their home in Bozeman, Montana.

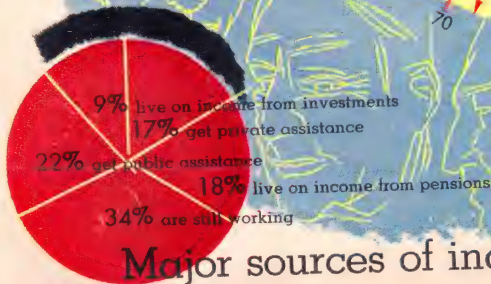
Sully reads and smokes his pipe contemplatively. Particularly, he loves to settle down on an evening with books on politics. He says he is a confirmed Republican and for nearly half a century he was active in the Brotherhood of Locomotive Engineers. The Carusos tried Seattle and Portland before moving to Gearhart. Sully and Violet are convinced it is at least 20 per cent less expensive to live in a small town than in a big city. "You don't have to primp up so much, for one thing," explains Mrs. Caruso.

The ocean beats on a shore of white sand only a quarter of a mile from their spacious living room with its broad windows. Occasionally, when Sully stirs restively in bed, the dull boom of the endless surf, borne to him on the night wind, is a nostalgic reminder of the cylinders of No. 2 echoing against the granite walls of the Continental Divide.

PERCENTAGE OF PEOPLE AGED 65 AND OVER

PRINCIPAL ORGANIZED RETIREMENT AGE GROUPS IN THE U.S.

Retirement Geography



Major sources of income for people aged 65 and over

AND OVER IN EACH STATE



AVERAGE ANNUAL PRECIPITATION (inches)

LARGE URBAN CENTERS

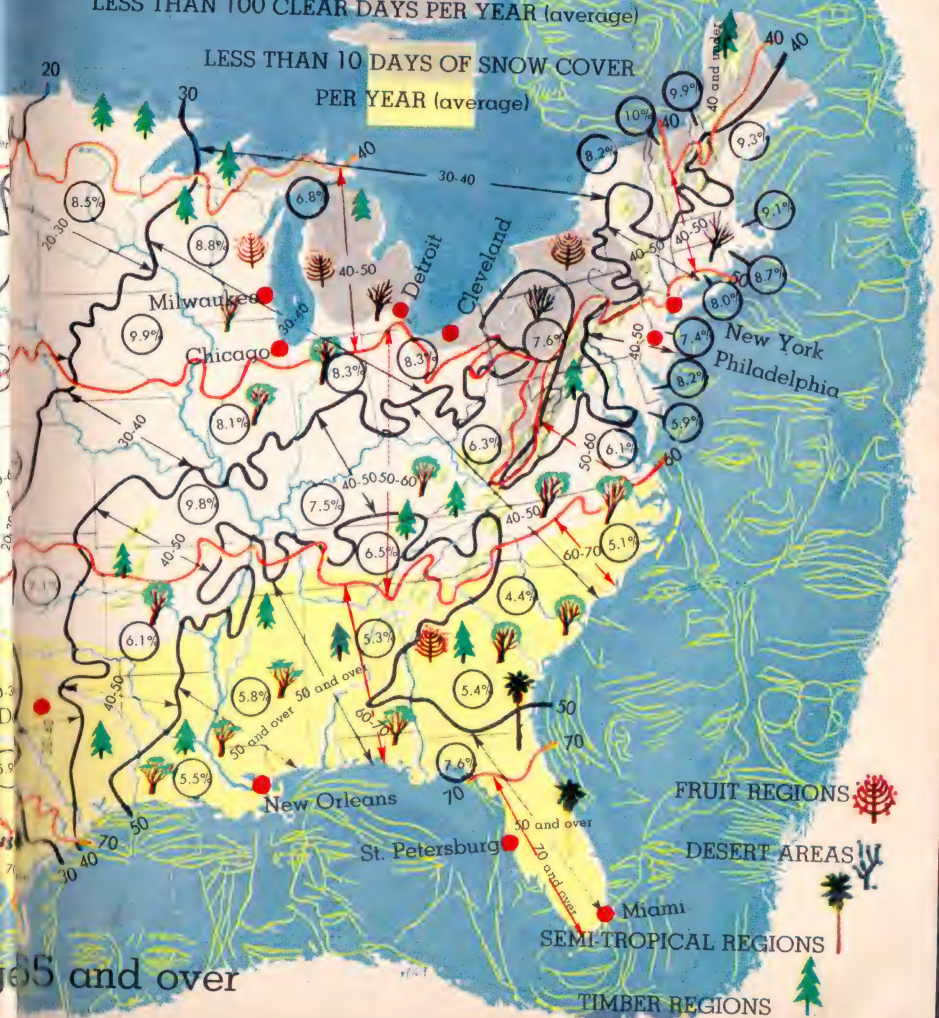


AVERAGE ANNUAL TEMPERATURE (°F)

180 TO 280 CLEAR DAYS PER YEAR (average)

LESS THAN 100 CLEAR DAYS PER YEAR (average)

LESS THAN 10 DAYS OF SNOW COVER
PER YEAR (average)



The Story of Gottfried G. Moke

reported by Richard L. Neuburger

photographs by Ray Atkeson

SOUTH DAKOTA's expansive plains were home to Gottfried Moke, but the temperature extremes finally goaded him and his wife into taking a peek at distant Oregon. It could be 115° above zero on their Davison County farm in August and 39° below during a raw, bleak winter.

Sale of the farm enabled them to buy a house in Portland, where the thermometer has hit zero only twice in history. At 64, Gottfried, who is deaf but bright-eyed and alert, considered the 1,900-mile drive westward quite an adventure. In fact, Gottfried and his wife made the long pilgrimage three times—first, to give Oregon the once-over, and then a round-trip back to South Dakota to bundle their belongings.

Gottfried Moke, whose friendly, Teutonic face indicates his Bavarian ancestry, has a hobby. It is making gun stocks. In Oregon, where 193,000 people hold hunting licenses, this has proved a profitable pastime. On his stocks Gottfried, peering through steel-rimmed spectacles, lavishes loving care. Some he carves in checkered designs; other stocks bear silver decorations. He works mainly in walnut, but also uses curly maple and well-seasoned myrtlewood from southern Oregon.

The Mokes have a son who is an engineer for the Bonneville Power Administration. However, he did not persuade his parents to move to Oregon. They migrated entirely on their own. "We're glad we did it that way," volunteered Mrs. Moke, who carries on the business negotiations for gun stocks because of her husband's lack of hearing. "It seems so much more of a lark, for the decision came wholly from us." ■

Above right: Gottfried Moke's hobby of making and repairing gunstocks carries over into retirement. Below right: The Mokes moved from a cold climate to the mild one near Portland, Oregon, where they enjoy year round landscaping.



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The Story of John N. Hooper

reported by Richard L. Neuberger

photographs by Ray Atkeson

JACK HOOPER and his wife, Katsy, wanted a place where they could find peace and contentment. There had been a lot of excitement in their lives, but not much tranquility. During World War II, Jack, who loves the outdoors, had been technical advisor to air missions on Hudson Bay and in Alaska. With the end of the war, he sold his modest coal and lumber business in Morristown, New Jersey. Then he set out to find a farm in the West, while Katsy prepared herself with a course in fruit-growing at Rutgers University. Jack found what he wanted two miles from Woodburn, Oregon, in the garden-like beauty of the Willamette Valley.

It was neither the soil, nor the quaint farmhouse, built before the railroads came, that decided him. "Never met folks before I could get to know in such a hurry," he said.

The Hoopers brought from New Jersey enough funds to live on, if the farm contributed to their table. It did more than that. "It just covered the table from edge to edge," laughed Katsy. All that she buys now are sugar, salt, coffee and tea. The rest they raise themselves.

Indeed, the miracle of agriculture has such a fascination for Jack Hooper that this ex-New Jersey business man, now 48, hasn't set foot outside Oregon since he migrated to the state four years ago. He and Katsy operate the 171-acre farm along departmental lines.

Jack confines himself to a band of 50 sheep and plots of grass seed for lawns and pastures. Katsy's specialty is an orchard of Montmorency pie cherries. When the Hoopers are particularly dirty and disheveled after an afternoon in the fields, they look eastward across the valley to the dim Cascades and wish their friends in New Jersey could see them now. ■

Above right: Mr. and Mrs. Hooper and daughter Victoria on their Willamette Valley, Oregon, farm. Below right: One of Mrs. Hooper's special contributions to the Hoopers' retirement is her pie cherry orchard.



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The Story of Victor A. Maling

reported by Richard L. Neuberger

photographs by Ray Atkeson

SEASIDE suited Vic Maling just right. This 51-year-old native of New York City, retired after a quarter of a century in the U. S. Navy, looked over Oregon's most famous ocean resort and liked what he saw—neat bungalows, timbered headlands, the restless Pacific and trilling streams in which steelhead lurked. Ethyle, his dark-haired wife, liked it, too.

Once arrived, they cast about for a means of supplementing Vic's retirement pay, stemming from his rank of chief petty officer, to cover expenses for themselves and their teen-age son. Vic was handy with a hammer and saw. Furthermore, as ex-radio specialist on the flagship *Pennsylvania*, he knew all about wiring and electrical connections.

Midway between the golf course and the beach, Vic built the Ocean Vista Apartments, with five units and sleeping accommodations for 20 people. The only professional help he needed was a plumber's. That was in 1946. During the summer of 1949, more than 75 per cent of Vic's guests were "repeats." They liked the compact, homemade apartments and the way Ethyle kept the linen clean and fresh.

Summer income from their apartments, combined with Vic's Navy retirement pay, enables the Malings to get into their Ford during the winter months and "just drive." Vic compares the Seaside climate with that of New Zealand, his favorite shore leave when he sailed under Admiral Nimitz. The Malings' big moment will come in September of 1950 when 17-year-old Vic, Jr., ambitious to be a dentist, enters the University of Oregon. ■

Above right: Retired seaman Victor Maling, his wife and son, spot a ship near the Oregon shore. Below right: Vic Maling's retirement gives him a good chance to catch up on his back fishing.



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The Story of Max M. Holden

reported by Richard L. Neuberger

photographs by Ray Atkeson

MAX HOLDEN, short and stocky, is one of the few individuals who ever moved to Oregon without having heard of the state previously. Max and his rosy-cheeked, athletic wife, Trudy, landed in the United States from Germany, with intentions of settling in New Jersey or Ohio. On an impulse, they bought an automobile and drove toward the setting sun. They crossed states and counties with names wholly new to them.

With 3,000 miles on the speedometer, they came into a fertile, verdant valley which reminded them of the checkered fields beside the Rhine. There, on the shores of the surging Columbia, they determined to make their home.

Max, 43, a Ph.D. from University of Cologne, invested in rental property. His nest-egg was small, having come from work in Germany as an accountant. But with population and property values booming in Oregon, the income has been sufficient to let them enjoy their new life to the fullest. Trudy marvels that she can swim in the blue Pacific and, a few hours later, ski on the glacial slopes at Timberline Lodge in a sun suit as skimpy as her beach costume.

Max Holden's principal interest is American newspapers. He reads most of those published in the Northwest and subscribes to *The New York Times* all the way across the continent. "Things which are normal to Americans," says he, "would be miracles of the greatest kind to the average European." ■

*Above right: Outdoors, the Holdens enjoy skiing in the Oregon mountains.
Below right: Indoors, the Holden family at home in their living room.*



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The Story of Officer Bill Goodman

reported by John Durant

painting by Harvey Kidder

THE COPS at the station house used to kid patrolman Bill Goodman when he talked about the farm he was going to buy when he retired.

"I'll be my own boss and pay no rent forever," he'd say to his brother cops. "I'll have hams hanging from my cellar rafters. Wait and see." Swinging a night stick as he walked New York City's pavements for 20 years, he thought mostly of the farm.

Bill and his wife, Anne, had less of a rural background than any couple could possibly have. He was raised in Hell's Kitchen, one of Manhattan's toughest districts, and Anne grew up in Brooklyn. They saw the country rarely, only as vacationing tourists, but they began to learn about it.

They subscribed to six farm magazines, took correspondence courses in agriculture and accumulated scores of books and pamphlets on farming.

"You've got to prepare for retirement," Bill said. He took night courses in carpentry, plumbing and masonry. He read constantly and knew how to raise turkeys before he ever saw a live one. Anne studied home making at the YWCA and together they pored over hundreds of farms-for-sale ads, trying to find the best value for their \$5,000 life savings and Bill's pension.

Bill found the place in the highlands of central New York, a 110-acre farm overlooking the lush and spring-fed Butternut Valley, a land as lovely as its name. The nine-room house was sound but needed repairs, as did the two barns and chicken house. Half of the land was tillable, the other half in wood lots, pasture and orchards. It cost \$4,500 and Anne didn't see it until she moved in with their 15-year-old daughter, Gloria.



*Farm land in New York State near
Officer Goodman's retirement location.*

It wasn't easy at first, repairing and painting the buildings, putting in plumbing and wiring and cutting firewood. But Bill did it all without outside help although the cost of materials took the rest of his savings.

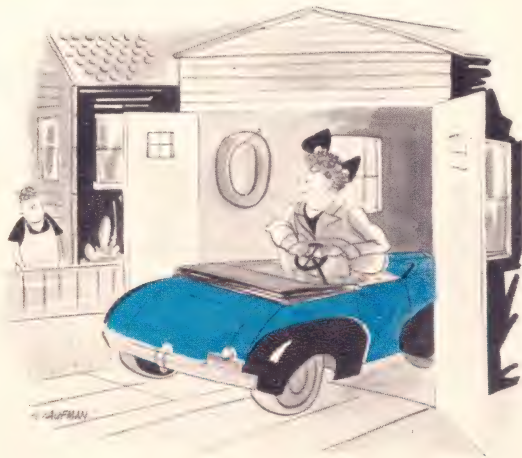
Anne put up 350 quarts of vegetables and fruits the first year and the cellar was heaped with sacks of potatoes, onions, beets and carrots. The hours of study in New York were paying off. But money was needed for livestock and machinery to build up their hoped-for dairy farm and the regular monthly milk check it would assure.

The pension wasn't enough to finance the transition from cop to farmer, so Bill took odd jobs, clerking at the village post office once a week, and being special officer at the County Fair and local auto races. (His old uniform now hung loosely on his trim six foot frame.) Soon they had saved enough to buy a cow, two heifers, a few pigs and chickens. Their monthly grocery bill shrunk to almost nothing and Bill no longer had to work away from the farm.

Their neighbors, aloof at first, soon warmed to them. They joined the church and the Grange, attended town and school board meetings and went on community picnics. Gloria, popular at school, filled the house with laughing youngsters. They made as many friends as they had in all their years in New York City.

Bill "retired" two years ago and is now 43. He has not yet built up a herd large enough for a substantial milk check every month but it's in sight. Meanwhile the table is heavy with farm food, the house is tight and warm and the Goodmans are leading the life they dreamed of.

Last fall Bill went down to the city, his only visit since he left, to see the boys at the station house and to do a little good-natured crowing. He brought them a smoked ham, taken from the rafters of his cellar. The cops still kidded him but not about the farm. They told him he looked so young he must have had his face lifted. Bill couldn't wait to get back to the valley, where he's his own boss and where he will pay no rent forever.



"I used to have trouble backing out."



A Three-Book Course in Retirement

YOU DON'T NEED to read a five-foot shelf of books on retirement. Three recent books offer a comprehensive course in just about as many inches.

"How to Retire—and Enjoy It," by Ray Giles, is published by McGraw-Hill. The author is himself retired, and has explored the prospect and the problem thoroughly, from its psychological factors to its financing. Mr. Giles' book is for ages thirty and up. It presents definite plans and ideas, suggests hobbies, ways and means of adding to retirement income. The book is full of enlightening individual examples of successfully retired people. Mr. Giles stresses the point that when you reach retirement age, you should be prepared for your new future. In his hopeful and instructive volume, he tells you how to prepare—and enjoy it—from first plan to fruition.

"How to Retire to Florida," (Harper) by George and Jane Dusenbury, is a fascinating book which keeps the promise of its title. It tells you exactly how to explore Florida with retirement in mind; how to plan your Florida budget, whether you want a citrus grove, garden, farm, or fishing. It discusses the Florida real estate situation, and in its chapter, "Report from Florida," gives a number of illuminating case histories of people who are "living their own lives." These are first-person accounts gathered by the authors.

"How to Retire to California," by Aubrey Drury (another Harper book) has fewer of the documented case histories that make the Dusenburys' work so helpful, but those who are interested in fishing and subsistence farming will find the chapters on these subjects required reading for a California retirement.



Retirement: A Report from Readers

W E BEGAN preparation of this special issue on retirement by asking a cross section of FORD TIMES readers for their opinions. Although the answers that came flooding back in response to our questionnaire are by no means a final measurement, they provide some very interesting guideposts as to people's thinking on this increasingly-important-subject.

"Where would you like to retire?" was our first question. Nearly 60% of those who answered it said they preferred to stay in their own home towns. Most of those who would rather live elsewhere chose Florida, but Southern California was a close second. The Pacific Northwest and the Arizona-New Mexico areas just about tied for third place.

Some readers, of course, wanted to follow the sun. "My wife and I are torn between two loves," wrote a U. S. Department of Commerce employee, "the north woods and a warm, sunny climate. We would like to be able to live in a cottage in Minnesota or Wisconsin five months of the year, and then go south for the remaining seven months." And a rural mail carrier wrote: "Maybe by the time I'm 60 I won't want to wear two suits of winter underwear and shovel snow, but otherwise, Minnesota won't be too hard to take."

About 43% of those who replied to the questionnaire checked "Warm Climate" as their first or second consideration in choosing a place to retire. But there was nearly as much preference for associating with present friends. For many

readers this poses a dilemma which a milk dealer summed up rather wistfully, "I would like to go to some warmer climate but you can't take your friends and your way of living with you, so I suppose if I ever do retire it will be right in my own back yard."

The preference for a small community was overwhelming: 62% said they preferred to live in a small town. Another 31% were hoping to retire to a remote country area, and only 7% wanted to live in a large city.

Finding a way to supplement their retirement income was a serious consideration with many readers. There was much interest in small-scale farming, stock-raising and forestry—both as sources of income and as interesting hobbies. But a good many readers indicated that being able to go fishing was their first consideration in choosing a location!

Most readers took a lively view of their forthcoming retirement, and had made constructive plans for it. They stressed the need of a congenial, though not burdensome, occupation. A manufacturer of mining laboratory equipment wrote more bluntly than most, but his ideas were typical:

"Retire? Meaning to stop working for a living, tidy up your bundle of worthless stocks and bonds, make out a will and then pretend you are busy puttering around the house while waiting for the undertaker? It doesn't sound very good. I prefer to outfit a small shop with a few precision tools and keep on working at the things which I never had time to make—guns, engines, boats, and the like!"

And there were heart-warming letters from people who had retired successfully, and were already enjoying "the last of life, for which the first was made." Typical of these was a former bricklayer who wrote:

"My idea of retiring has always been just what I have now. A half section of wild land on which I have a nice garden, plenty of timber from which I make my own firewood, and lots of wild life right at my own back door!" ■



The Retirement Bridge

Readjustment and the Human Problem— A Different Pace in a Different Place

TIME WAS when retirement was for a wealthy few, or else it cast the long shadow of the county poorhouse and the pauper's oath. That whittled the dignity from the soul of man and tucked him away on a shelf. He was as lonesome as an old horse turned out to graze—the horse that sorrowed behind the fence while four-year-olds pranced down the street hauling his old fire engine. The trend toward pensions in industry bids fair to eliminate much of the pathos from this scene. But elements of anxiety and loneliness, having nothing to do with finances, still cling.

The FORD TIMES reader questionnaire, for example, showed that sixty percent preferred retirement in their own home town. These readers either said, or strongly implied, that they dreaded to move away, even to less expensive areas with better climate and opportunity, because they didn't know how they could be happy without their old friends and associations.

But for many people, retirement's first axiom is, "New place, new growth, long life." The thesis that retirement is usually most successful in a community *other* than the one where you have spent your full time working years is not founded on guesswork, but on experience and sound medical and psychological testimony. Exceptions are those people who have strong hobby developments, or deep roots in community activities which carry over into retirement.

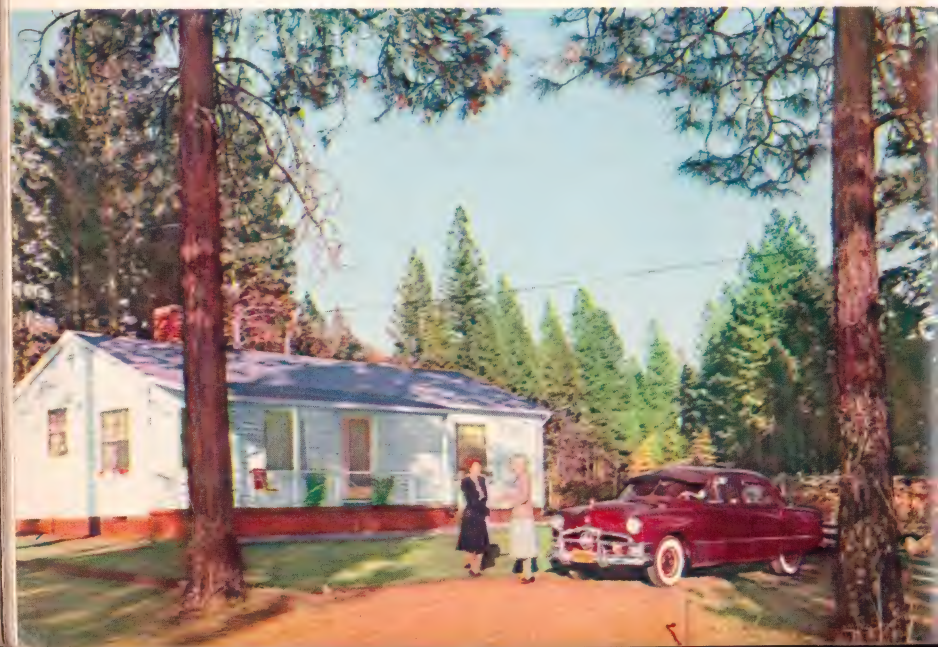
To live idly on your retirement income in the place where you once lived actively on your much higher working income sets up a torsion in your entire community relationship. Old friends and accustomed activities continue to move, at a speed which you no longer maintain. The psychological effect is withering and depressing. You're out of the familiar main channel. Pretty soon someone says "has been," or you wake up one morning wondering if you've been forgotten, and if not, how soon? That's the sort of misery which is obviated by a planned, gradual retirement to a new place.

To move on retirement to a new place *without* planning and exploring long in advance is probably a worse mistake than staying where you were. Sight unseen—or site unseen—is a bad risk at retirement age.

Hence evolves the term "gradual retirement." The gradual has a special meaning. It doesn't mean work less time each month, or a percent less vigorously each week. It means beginning early to put out feelers in new places, start new roots, develop new associations and aspirations, a little bit each year. It means spending vacations and free time looking over retirement areas. Thus, when the moment comes for full retirement, there is no sudden wrenching away from all that was near and dear. Because—gradually—you have built your Retirement Bridge. Now all you have to do is drive across it, plant your garden, and you're *home!*

Another way of solving retirement's human problem is to follow a retirement stream. People you know have retired to a spot in Florida, or Oregon, or Arizona. You link up with them in their new land. A striking and heartwarming example is in the story of Paradise, California. A group, or several groups of individuals, retired together to one place. Thus, for the most part, they moved their friends and associations right along with their furniture, refrigerators and radios. The full story is told beginning on the next page. The characters in the story are all real. They have made retirement a fulfillment of life. The opportunity is everyone's. ■





Retirement to Paradise

by J. Ray Corliss

photographs by Josef Muench

IN THE FOOTHILLS of the Sierra Nevada, where the wind whispers pleasantly through the pines, the town of Paradise, California, is writing a new chapter on retirement.

Sprawled over a volcanic ridge between the gorges of Little Butte Creek and the west branch of the North Fork of the Feather River, it is on the receiving end of a remarkable rush. It is profiting by a city dwellers' revolt—an out-of-the-smog, down-with-traffic, back-to-the-land movement.

Ten years ago there were about a thousand persons in the area. They raised fine apples and olives in clearings hemmed by ponderosa pine and manzanita. There was a post office and a store or two. It differed little from neighboring reaches at the 2000-foot level which stretch for 400 miles to the north and south. The soil is about the same, the air as pure and winey, and the climate as dry and fine.

Then things began happening. Neat homes of redwood or peeled red fir logs appeared on wooded one- or two-acre lots. Flights of starlings were flushed from the sunny orchards by the songs of saws and the banging of many hammers. A new sort of rush was on in the Mother Lode—not for pokes of golden dust but for a chance to build an interesting and fruitful retirement.

R.F.D. boxes sprouted by the forest roads. Water meters doubled. Post office receipts doubled and then tripled. Between 1942 and 1948, assessed valuations went from \$400,000 to \$2,050,000. The phone company's switch board became too

*Above left: At 74, Mr. Conrow of Paradise, California, raises chickens.
Below left: The W. M. Shermans retired to this Paradise home.*



Mr. H. E. Wright chats with Paradise barber.

small, was expanded, and soon was overloaded again. The Bank of America set up a branch, expecting deposits to reach \$1,000,000 in five years. They doubled that the first year.

Two thirds of the new settlers came to retire. Many of the rest were simply fugitives from city strain. All turned their hands to a hundred new jobs. They traded what they had always done for what they had always wanted to do.

Paradise had been chosen and, unlike most of its Lode neighbors, was ready. The difference was water. In 1916, ranchers there organized an irrigation district, dammed Little Butte Creek, and laid thirty miles of wooden pipe to bring water to their crops. When the boom began, there was an abundant, inexpensive supply.

Today there are an estimated 10,000 residents within the boundaries of the water district. A bond issue is planned to raise another dam to control the present spillover. When that is completed, the borders of the district may be expanded.

The people of Paradise don't call it a village, a town, or a city—they call it The Ridge. Their homes are too scattered to be grouped in city blocks, too close to be called farms. They

have no intention of incorporating while things are going so well on a volunteer basis. They have both neighbors and privacy, friends and fresh air.

"Sunset in Paradise," an as-yet-unpublished study by Walter C. McKain, Jr., associate professor of Rural Sociology at the University of Connecticut, includes a great deal of detailed information about this retirement town and its people.

Most of the retired people there have annual incomes of less than \$1500, says Professor McKain. A retired baker from Texas told him: "You don't need much money to live here. Once you catch on, you can get by for \$75 a month."

Nearly everyone in Paradise has a garden, and fully a third of the retired couples live on subsistence farms which include, in addition, berries, fruit and nut trees, chickens, perhaps a cow or some goats, a hive or two of bees, and usually some ducks or geese. Such a farm provides practically all their food, especially if they are able to can or freeze some of it.

Houses are small—usually only two or three rooms—and well adapted to the needs of older people. Only one retired couple out of eight has more than five rooms. But two-thirds of them own cars, for an automobile is practically a necessity in this sprawling community.

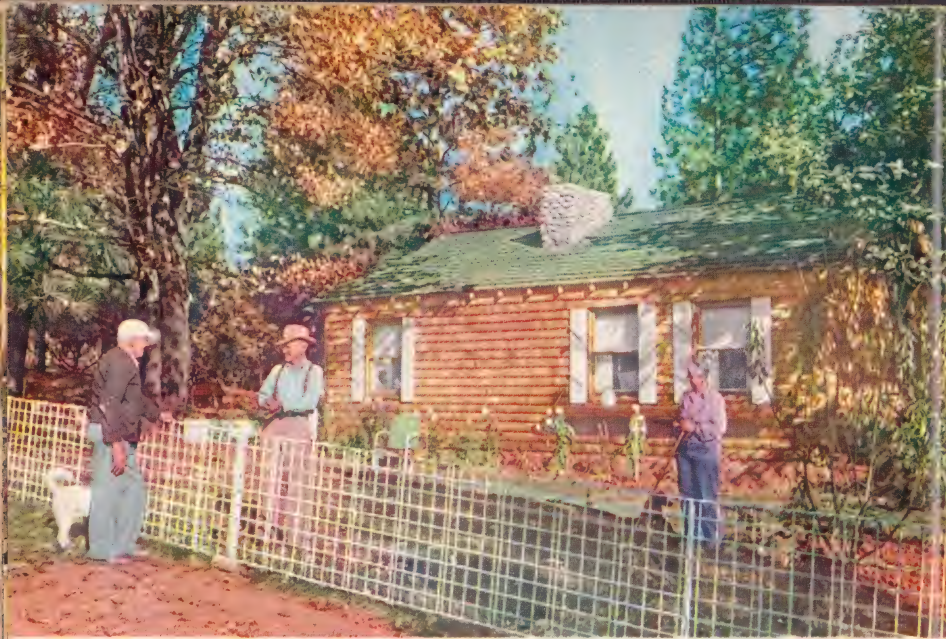
Over half the retired people have three or more sources of income (Social Security, pensions, old-age assistance, private savings, etc.) and several couples mentioned at least six. A retired Pennsylvania oil company employee spoke for half the town when he said, "We don't get much, but we sure get it from a lot of places!"

To a man, Paradisians seem to bubble with friendliness and pride. They are proud of their own new-found capabilities and those of their neighbors. Their favorite topics are their climate, produce, growth and future.

Such word-of-mouth advertising built The Ridge. When a man from a company retires to Paradise, others from the same firm nearly always follow. Relatives and friends are drawn the same way. Many retired service men have discovered it. New-comers often start building their homes on weekends and vacations before retirement.

Many never quite get away from their old trades. They simply continue on a freer, less hurried basis. There's time for talk and clubs or the nearby streams and woods with their trout, deer, quail, and bear.

George Mathiesen, a plumber, came to retire. He did one



Mr. and Mrs. Wright enjoy their Paradise garden.

friendly job on someone's new house—then another and another. He's as far as ever from sitting on a bench in the sun but he's happy, healthy, and prosperous.

The volunteer secretary of the Chamber of Commerce, Chick Wright, used to be a salesman. Every year he gets hundreds of inquiries on the area and answers them with facts—Paradise is no place to find a job, everyone does pretty much for himself. For the same reason, business opportunities are limited. Trade is unspectacular but steady.

Charlie Moorbey, a veteran of Allenby's campaign in Mesopotamia and for many years an inspector for the Ford Motor Company, moved up two years ago. He thinks that his rich volcanic soil and southern exposure should be about right for raising pineapple despite occasional light snows. Next year he is going to give it a try.

The owner of a busy cafe, Carl Staab, used to mine for gold on Butte Creek. He feels that there is still opportunity for the part time or pastime panner within a few miles of Paradise.

Harry Haggard, who turned an old garage into an attractive five and ten cent store, is a Navy veteran who came to

visit his mother after the war. His toy business is particularly good because of the number of residents who have long lists of grandchildren to spoil.

Filling station operator Bob Rennard, an ex-boxer and San Francisco policeman, came to Paradise because of his health. Finding that people were hard to locate in the wooded, strung-out country, he devised an index describing each resident's location. It makes him friend to visitors and citizens alike.

The boom in busy retirement is still underway although real estate prices have started a slide from their recent peak. A new freeway will soon be opened to Chico in the Sacramento Valley. Many residents of that area will probably choose to live in the cooler foothills and commute to their jobs. The population of Paradise may reach 20,000 by 1960. If so, it won't surprise those who are on The Ridge now. To them, Paradise, California version, is the almost-never land. ■

The origin of the name Paradise is usually good for an argument. The popular opinion is that it evolved from a gold rush stage stop and saloon, the Pair O' Dice. This lusty reminder of an earlier rush appeals the most, and is, even if not the true evolution, a coincidence. But Mrs. Fannie Breese, who, until her death recently, was the town's senior citizen and staunchest enthusiast, used to scoff at that exuberant explanation. She says that her uncle, outspanning his mules after snaking logs through the rugged neighboring canyons, thought his home on the ridge looked like Paradise and named it accordingly.

Nearby is a drowsy village just over the ridge from the Paradise District's dam. It was once the roaring mining camp of Dogtown. Upon the discovery of a 52-pound nugget there, the citizenry tossed the find in the dusty main street and set about some earnest celebrating. At the peak of the revelry, which included a marathon ring-around-the-rosy about the nugget, they decided to change the camp's name to something more in keeping with its new wealth and consequent civic dignity. Magnolia, for instance.

They dispatched a messenger, fueled with red eye and forty rod, to see to the matter. On reaching the valley, Dogtown's representative could no longer pronounce, spell, nor fully remember the fancy new name. He just did the best he could.

The town is still officially Magalia.



Favorite Recipes of Famous Taverns

The William Pitt, New Jersey

Coconut Cream Chiffon Pie

- 1 baked pie crust
- 1 tablespoon gelatin
- $\frac{1}{4}$ cup cold water
- 3 eggs, separated
- $\frac{1}{2}$ cup sugar
- $\frac{1}{4}$ teaspoon salt
- 1 teaspoon vanilla
- 1 cup scalded milk
- 2 cups heavy cream, whipped
- $\frac{3}{4}$ cup shredded coconut

Sprinkle gelatin in cold water. Combine egg yolks, sugar, salt, and vanilla. Add to hot milk. Cook in double boiler until mixture coats spoon. Add gelatin to hot mixture, stir until dissolved. Chill until syrupy. Fold in stiffly beaten egg whites and one cup whipped cream.

Pour into crust-lined pan and chill. Top pie with remainder of whipped cream and sprinkle with coconut.

At 94 Main Street in Chatham, The William Pitt is open every day except Monday, from noon until 8 p.m. This popular eating place derives its name from that great benefactor of the early colonies, William Pitt, Earl of Chatham.

← Painting of The William Pitt by Grant Reynard

← Painting of Old Southern Tea Room by Joseph Donaldson

Old Southern Tea Room, Mississippi

Pineapple and Cheese Salad

- 1 No. 2 can crushed pineapple
- 1 cup grated American cheese
- $\frac{1}{2}$ pint whipped cream
- 2 lemons, juice
- $\frac{1}{2}$ cup sugar
- 3 envelopes gelatin

Heat pineapple, sugar, and lemon juice; stir in gelatin while hot. When cool add cheese and whipped cream. Place in molds and chill in refrigerator. Serve with dressing.

Dressing

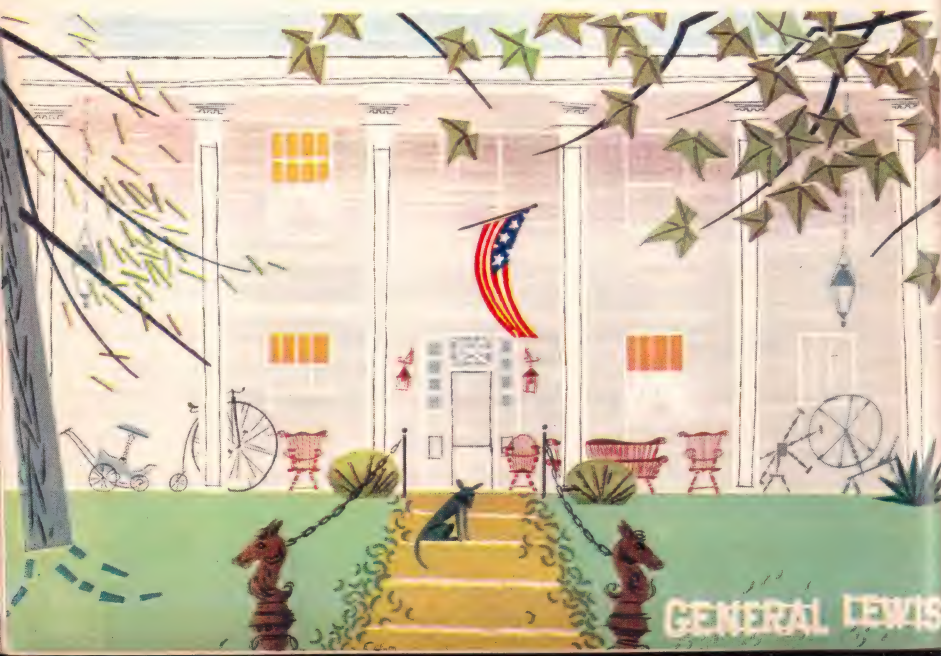
Chip a little celery, bell pepper and grated onion into a dish of

home-made mayonnaise and stir thoroughly.

Waitresses in bright "mammy" costumes serve guests at the Old Southern Tea Room such delicacies as shrimp gumbo, fried chicken and hot biscuits. Salads and cakes are created in Owner Mary McKay's home by her own cook. The address is 1201 Monroe Street in Vicksburg.



W. P. BEE



GENERAL LEWIS

Kopper Kettle, Indiana

Sweet-Sour Cucumbers

- 1 dozen medium-size cucumbers
- 1 medium-size onion
- 2 tablespoons salt
- 1 pint vinegar
- 2 cups sugar
- 1 pint sweet whipping cream
- $\frac{1}{2}$ teaspoon pepper

Wash, peel and slice cucumbers and place in earthen jar. Add salt and sliced onion, then cover jar with cheesecloth, plate and weight. Let stand six hours and drain off water. Add sugar and mix until dissolved; then add pepper and vinegar. Stir in cream and place in refrigerator until cold and crisp.

For nearly a hundred years the Kopper Kettle has been a popular stopping place for weary and hungry travelers. In the early days it was the stagecoach that pulled up at the friendly entrance way where today cars crowd. On U.S. 52, the restaurant is 23 miles east of Indianapolis in Morristown.

← Painting of Kopper Kettle by William Meese

← Painting of General Lewis Hotel by Charles Harper

General Lewis Hotel, West Virginia

Candied Sweet Potatoes with Peanuts

- 6 medium-size sweet potatoes
- $\frac{1}{2}$ cup brown sugar
- 4 tablespoons butter
- 1 cup boiling water
- $\frac{1}{2}$ teaspoon salt
- 2 teaspoons chopped peanuts

Pare and slice sweet potatoes. Make a syrup of sugar, water, butter, and salt. Put in a shallow baking dish with potatoes. Bake in slow oven for one hour or until candied. When nearly done, sprinkle with chopped peanuts and brown lightly.

At the crossroads of U.S. 60 and U.S. 219, the General Lewis Hotel preserves the atmosphere of the old with the comforts of the new. Overnight guests are delighted with the furnishings in the rooms—a combination of original and historic antiques. It's in Lewisburg, just nine miles west of the famous White Sulphur Springs.

GAME SECTION

What Is It?

Hungrily poking about the kitchen you would probably come across all of the four objects pictured—looking a bit more natural, of course. Just for the fun of it see how many you can identify before turning to the answers on page 63.

photos by Edwin Way Teale



Neither a mass of seaweed nor life savers...





... neither wallpaper nor owl faces.



Where Is It?

Listed below and on the next page are clues about six cities on the North American continent. You may have learned about them in your travels, by reading or just being a good guesser. At any rate if you name them all correctly consider yourself eligible for the toughest quiz program. Answers on next page.



1 Bright Lights and Stars

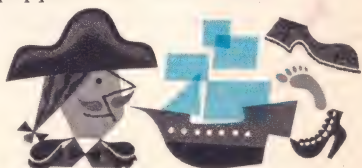
Coastal city with a fabulous reputation . . . covers 452 square miles . . . you can drive in on any of the following U. S. Highways: 66, 99, 70, or 101 . . . seat of Occidental and Loyola Colleges . . . boasts the largest man-made harbor in the world . . . one of the fashion centers of the U. S. . . . named for a heavenly creature . . . just a stone's throw from a Ford assembly plant . . . vacation center.



2 Border Town

In 1681 the temporary capital of Northern Mexico . . . gateway to such recreational areas as Carlsbad Caverns and White Sands National Monument . . .

Fort Bliss adjacent to the city . . . people can walk across the International Bridge from a foreign country . . . both Spanish and English spoken here . . . the Spanish called this community "Pass of the North" . . . at the westernmost tip of the Lone Star State . . . accessible by U. S. 62, 80, 54, and 180 . . . adobe stores on the main street feature chili peppers and sombreros.



3 Birthplace of the American Navy

Home of George Cabot, first Secretary of the Navy . . . incorporated in 1668 . . . first cotton mill in America established here . . . on Massachusetts Bay and State Highway 1A . . . the schooner "Hannah," first American naval vessel, began her career from this port . . . largest shoe machinery factory in the world here . . . if you're still stuck, think of some girls' names.



4 Hear the Tobacco Auctioneer

Early morning Easter service of the local Moravians has grown to be one of the largest and best known in the country . . . leading industrial city of North Carolina . . . one of the world's largest bright leaf tobacco markets . . . fifty miles east of the main Blue Ridge Mountains . . . you can hear the chant of the tobacco auctioneer in the warehouse section . . . try U. S. 52 and 158 . . . once two separate towns.



5 Come to the Powwow!

In the second largest U. S. county . . . not far from the Grand Canyon and the Painted Desert . . . visitors fascinated by Indians from nearby reservations dressed in colorful native garb . . . annual event is the Powwow held in the first of July when Indians from seven states meet for a session of tribal dances, rodeos and other contests . . . drive on U. S. 66 for this one.



6 On An Island

Capital city of British Columbia . . . on Vancouver Island . . . first Canadian port of call for trans-Pacific steamers . . . noted for its beautiful gardens . . . a multitude of tourist attractions, among them the Parliament Buildings, Natural History Museum and Thunderbird Park . . . the romantically inclined have dubbed it "A Little Bit of Old England on the Shores of the Pacific" . . . began in 1843 as an outpost of the Hudson's Bay Company . . . close to excellent salmon trolling grounds . . . on the Trans-Canada and Island Highways.

ANSWERS

What Is It?

1. Shredded wheat biscuit
2. Sticks of macaroni
3. Muskmelon
4. Pineapple

Where Is It?

1. Los Angeles, California
2. El Paso, Texas
3. Beverly, Massachusetts
4. Winston-Salem, North Carolina
5. Flagstaff, Arizona
6. Victoria, British Columbia

Contributors' Page



J. RAY CORLISS (author of "Retirement to Paradise" on page 51) was born on a chicken farm near Petaluma, California. His education consists, as he says, of being "lightly schooled" at New Mexico Military Institute, the University of Missouri, and the University of California. During his school years he worked as a publicist for a girls' college, leg man for a radio network, and correspondent for the late Geneva Transcript of Switzerland. He participated in eight campaigns in Africa and Europe during World War II. By quitting the crowded city room of the San Francisco Chronicle to become the entire staff of the Ford plant paper in Richmond, California, he speeded his rise from copy boy to editor. Since the war he has gained a wife, a son, a daughter, a setter, and twenty-five pounds. All answer the dinner cow bell at a streamside farm house in Marin County.



The case histories of retired persons in Oregon came to us from one of the cracker-jack reporters of the Northwest—RICHARD L. NEUBERGER. He has reported almost every aspect of life in his

region to The New York Times, for which he is correspondent in the Northwest, and the Portland Oregonian, for which he is feature and editorial writer. To this can be added a wide variety of articles, on this region and Alaska, in many national magazines.

An amateur interest in politics led to a term in the Oregon Legislature but he resigned in 1942 to enter military service. He served in Alaska as aide-de-camp to General James A. O'Connor, who built the Alcan Highway and airfields in Nome and Fairbanks.



The story of the retired cop in this issue is also the work of a skilled reporter. JOHN DURANT began on The New York Times shortly after graduating from Yale in 1925. He made a brief sally into Wall Street and had a seat on the Exchange for several years before he turned to writing. He peppered the national magazines with many articles while turning out four major books involving sport: "Come Out Fighting," a history of the ring; "The Story of Baseball"; "The Dodgers," and "The Yankees." While he was working on the baseball book in Cooperstown, New York, he fell prey to the region's natural charms and acquired two farms (and mortgages) in the nearby town of New Lisbon. He lives there now with his wife, who is a self-taught photographer with a semi-pro rating. She does the art and layouts for his books and helps with the articles. Mr. Durant's first short story in The Saturday Evening Post hit the jackpot. It appears in "Post Stories," the Post's anthology of top stories for 1949.



Operation Retirement

Sullivan Caruso's retirement is enlivened by the work of remodeling the old beach house at his new home in Gearhart, Oregon. Mr. Caruso's retirement story appears on page 30. Photographed by Ray Atkeson. ■

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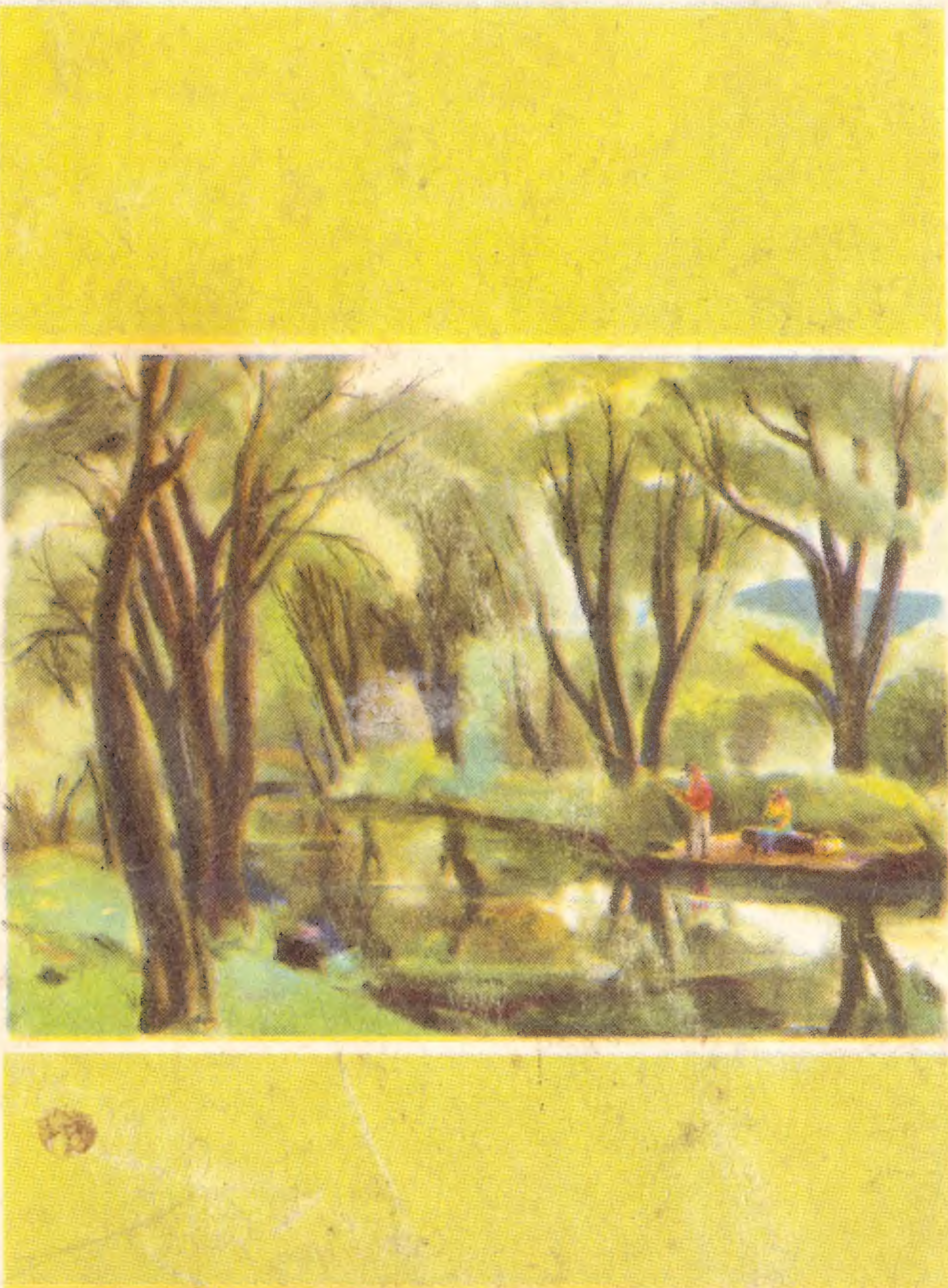
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Front cover — Summer Fishing. Painting by Ross Rohrer. The tranquility of fishing a peaceful pool on a warm day late in summer, with a picnic on the bank, is suggestive of the fruits of retirement.

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